

**SENARAI “SEBAB-SEBAB EFT REJECT” YANG DIKELUARKAN OLEH PAYNET  
(BAGI SALURAN PEMBAYARAN MELALUI IBG SAHAJA)**

<b>CODE</b>	<b>DESCRIPTION</b>
R02 – ACCOUNT CLOSED	A previously active account has been closed by action of the customer or the RFI.
R03 – NO ACCOUNT/UNABLE TO LOCATE ACCOUNT	The account number structure is valid but the account number does not correspond to the individual identified in the entry, or the account number designated is not an open account.
R04 – INVALID ACCOUNT NUMBER	The account number structure is not valid. The entry may fail the check digit validation or may contain an incorrect number of digits.
R06 – RETURNED PER OFI’S REQUEST	The OFI has requested that the RFI return the ACH entry.
R07 – AUTHORIZATION REVOKED BY CUSTOMER	A RFI customer has revoked the authorization previously provided to the Originator for the particular transaction.
R12 – BRANCH SOLD TO ANOTHER FI	A financial institution may continue to receive entries destined for an account at a branch that has been sold to another financial institution. RFI should return the entry to the OFI.
R14 – ACCOUNT HOLDER DECEASED (REPRESENTATIVE PAYEE DECEASED OR UNABLE TO CONTINUE IN THAT CAPACITY)	No additional payments should be sent to the deceased account holder. If the account is in the name of a Representative Payee, guardian or trustee, a beneficiary may still be alive and may be entitled to future deposits in another account.
R15 – BENEFICIARY DECEASED (BENEFICIARY OR ACCOUNT HOLDER – OTHER THAN A REPRESENTATIVE PAYEE – DECEASED)	The beneficiary entitled to benefits is deceased.
R16 – ACCOUNT FROZEN	Access to the account is restricted due to specific action taken by the RFI or by legal action; including but not limited to the following reasons: <ul style="list-style-type: none"> <li>❖ Bankrupt Under Recall</li> <li>❖ Under Legal Action</li> <li>❖ Garnished</li> <li>❖ Frozen</li> <li>❖ Accountee insane</li> <li>❖ Card Stolen / Lost</li> </ul>

CODE	DESCRIPTION
R17 – FILE RECORD EDIT CRITERIA	Some fields that are not edited by PayNet are edited by the RFI. If the entry cannot be processed by RFI, the field(s) causing the processing error must be identified in the addenda record information field of return.
R20 – NON TRANSACTION ACCOUNT / DORMANT ACCOUNT (EPF)	The ACH entry destined for a non-transaction account would include either an account against which transactions are prohibited or limited.
R21 – INVALID COMPANY IDENTIFICATION	The identification number used in the Company Identification Field is invalid.
R22 – INVALID INDIVIDUAL ID NUMBER	The individual ID number is used by the Receiver to identify the account. The Receiver has indicated to the RFI that the number with which the Originator was identified is not correct.
R23 – ENTRY REFUSED BY RECEIVER	<ul style="list-style-type: none"> <li>❖ A minimum amount required by the Receiver has not been remitted</li> <li>❖ The exact amount required has not been remitted</li> <li>❖ The account is subject to litigation and the Receiver will not accept the transaction</li> <li>❖ Acceptance of the transaction results in an overpayment</li> <li>❖ The Originator is not known by the Receiver</li> <li>❖ The Receiver has not authorised this credit entry to this account</li> </ul>
R24 – DUPLICATE ENTRY	The RFI has received what appears to be a duplicate entry. This code should be used with extreme care. The RFI should be aware that if a file has been duplicated, the Originator may have already generated a reversal transaction to handle this situation.
R32 – RFI UNABLE TO PROCESS THE TRANSACTION	<p>The RFI not able to process the transaction and it need to be rejected due to the RFI's issues which include but not limited to the following reason:</p> <ul style="list-style-type: none"> <li>❖ Technical issue</li> <li>❖ System error</li> <li>❖ Internal error</li> </ul>

Sumber: Emel PayNet bertarikh 28 Oktober 2021

**SENARAI SEBAB-SEBAB PENOLAKAN EFT  
BAGI TRANSAKSI INTRA BANK DAN RENTAS MENGIKUT BANK**

**AFFIN ISLAMIC BANK BERHAD**

<b>Bil</b>	<b>Intra Bank/ RENTAS</b>	<b>Sebab-Sebab EFT Reject</b>	<b>Description</b>
1	Intra Bank	ACC NOT FOUND	Akaun tidak wujud
2	Intra Bank	CLOSED ACC STATUS	Akaun berstatus "Tutup"
3	Intra Bank	DORMANT ACC STATUS	Akaun berstatus "Tidak Aktif"
4	Intra Bank	BLOCKED	Akaun berstatus "Blocked"
5	Intra Bank	CREDIT OVERRIDE	Sila hubungi bank untuk maklumat lanjut. (Berkemungkinan terdapat arahan "Stop Payment"/ tahan bayaran).
7	RENTAS	DORMANT ACCOUNT	Akaun berstatus "Dormant"
8	RENTAS	BENE NAME DIFFERS	Nama penerima berbeza
9	RENTAS	BENE ACCOUNT NO. INVALID	Nombor akaun penerima tidak sah
10	RENTAS	WRONG ENTITY	Salah entiti/ akaun penerima adalah islamic bank, tetapi dihantar kepada conventional bank atau sebaliknya.
11	RENTAS	BENE NAME INCOMPLETE	Nama penerima tidak lengkap
12	RENTAS	BENE ACCOUNT NO. CLOSED	Akaun berstatus "Tutup"

## ALLIANCE ISLAMIC BANK BERHAD

<b>Bil</b>	<b>Code</b>	<b>Sebab-Sebab EFT Reject</b>	<b>Description</b>
1	R00	Successful	Account credited successfully.
2	R01	Insufficient Fund	The available and/or cash balance is not sufficient to cover the amount value of the debit entry.
3	R02	Account Closed	The active account has been closed by action of the customer or the RFI.
4	R03	No Account/Unable to Locate Account	The account number structure is valid but the account number does not correspond to the individual identified in the entry, or the account number designated is not an open account.
5	R04	Invalid Account Number	The account number structure is not valid. The entry may fail the check digit validation or may contain an incorrect number of digits.
6	R05	Withdrawal Frequency Exceeded	The number of debit requests exceeded the authorised frequency for the period.
7	R06	Returned per OFI's Request	The OFI has requested that the RFI return the entry.
8	R07	Authorisation Revoked by Customer	A RFI customer has revoked the authorisation previously provided to the original for the particular transaction.
9	R08	Payment Stopped	The Receiver has placed a stop payment order on this debit entry.
10	R09	Withdrawal Limit Exceeded	The amount of debit requests exceeded the authorised limit.
11	R10	Consumer Advises Not Authorised	The RFI has been informed by its customer that the Originator of a given transaction has not been authorised to debit his account.
12	R11	Mismatch Account Type	The account type provided is not the same as the actual account type of the account number.
13	R12	Branch Sold to another FI	A financial institution may continue to receive entries destined for and account at a branch that has been sold to another financial institution. RFI should return the entry to the OFI.
14	R14	Account Holder Deceased (Representative Payee Deceased or Unable to continue in that capacity)	No Additional payment should be sent to the deceased account holder. If the account is in the name of representative Payee, guardian or trustee, a beneficiary may still be alive and may be entitled to future deposits in another account.
15	R15	Beneficiary Deceased (Beneficiary or Account Holder - Other than a representative Payee - Deceased)	The beneficiary entitled to the benefits is deceased.

<b>Bil</b>	<b>Code</b>	<b>Sebab-Sebab EFT Reject</b>	<b>Description</b>
16	R16	Account Frozen	Access to the account is restricted due to specific action taken by the RFI or by legal action; including but not limited to the following reasons:- 1) Bankrupt Under Recall 2) Under Legal Action 3) Garnished 4) Frozen 5) Accountee insane 6) Card Stolen/ Lost
17	R17	File record Edit Criteria	Some fields that are not edited by PayNet are edited by the RFI. If the entry cannot be processed by RFI, the fields causing the processing error must be identified in the addendum record information field of return.
18	R20	Non-Transaction Account/Dormant Account (EPF)	The entry destined for a non-transaction account would include either an account against which transactions are prohibited or limited.
19	R21	Invalid Company Identification	The identification number used in the company identification field is invalid
20	R22	Invalid Individual ID number	The individual ID number is used by the Receiver to identify the account. The Receiver has indicated to the RFI that the number with which the Originator was identified is not correct.
21	R23	Entry Refused by Receiver	i) a minimum amount required by the Receiver has not been remitted ii) The exact amount required has not been remitted iii) The account is subject to litigation and the Receiver will not accept the transaction iv) acceptance of the transaction results in an overpayment v) The Originator is not known by the Receiver vi) The Receiver has not authorised this credit entry to this account
22	R24	Duplicate entry	The RFI has received what appears to be a duplicate entry. This code should be used with extreme care. The RFI should be aware that if a file has been duplicated, the Originator may have already generated a reversal transaction to handle this situation.
23	R32	RFI unable to process the Transaction	The RFI not able to process the transaction and it need to be rejected due to the RFI's issue which include- but not limited to the following reason:- i) Technical issue ii) System error iii) Internal error

NOTA: Bank menggunakan senarai sebab-sebab penolakan EFT yang sama seperti senarai yang dikeluarkan oleh PayNet bagi saluran pembayaran Intrabank dan RENTAS.

**BANK ISLAM MALAYSIA BERHAD (SALURAN: INTRABANK & RENTAS)**

<b>Bil</b>	<b>Sebab-Sebab <i>EFT Reject</i></b>	<b><i>Description</i></b>
1	ACCOUNT STOPPED	Akaun diberhentikan.
2	ACCOUNT FREEZE	Akaun Penerima dibekukan.
3	ACC FROZEN	
4	ACC FROZEN (AMLA)	
5	FROZEN-AML	Akaun Penerima dibekukan disebabkan AMLA.
6	ACCOUNT CLOSED	Akaun Penerima ditutup.
7	ACC CLOSED	
8	ACCOUNT IS CLOSED	
9	CLOSED ACCT	
10	AC CLOSED	
11	ACCOUNT CLOSE	
12	CLOSE ACCOUNT	
13	CLOSED AND BLOCKED ACCOUNT	Akaun Penerima ditutup dan akaun disekat.
14	ACCOUNT BLOCKED AND CLOSED	
15	DORMANT CLOSED BLOCKED	
16	CLOSED AND BLOCK	
17	DORMANT,BLOCKED AND CLOSED	
18	CLOSED,DORMANT AND BLOCKED	
19	CLOSED,DORMANT, BLOCKED	
20	CLOSED AND DORMANT	
21	Closed Account	Akaun Penerima telah ditutup.
22	DORMANT ACCOUNT	Akaun Penerima tidak aktif.
23	DORMANT CLOSED AND BLOCKED	Akaun Penerima tidak aktif, ditutup dan ada sekatan.
24	CLOSED DORMANT BLOCKED ACCOUNT	
25	DORMANT,CLOSED AND BLOCKED	
26	TT NOT ALLOWED	Akaun Penerima tidak menerima transaksi
27	CREDIT NOT ALLOWED	Akaun Penerima tidak menerima transaksi kredit. Ada kemungkinan akaun digunakan untuk tujuan pembayaran sahaja.
28	To A/c Not Found	Akaun Penerima tidak wujud.
29	PLS USE IBG	Bank Penerima mengarahkan pembayaran menggunakan saluran IBG.
30	JOINT ACC	Jenis Akaun Penerima adalah Akaun Bersama.
31	JOINT ACCOUNT	
32	WRONG BENE NAME	Nama Akaun Penerima salah.

<b>Bil</b>	<b>Sebab-Sebab <i>EFT Reject</i></b>	<b><i>Description</i></b>
33	INVALID BENE'S NAME	Nama Akaun Penerima salah.
34	BENE NAME INCOMPLETE	Nama Akaun Penerima tidak lengkap.
35	INCOMPLETE BENE NAME	
36	BENES NAME INCOMPLETE	
37	BENE'S NAME INCOMPLETE	
38	BENE'S NAME REQ	
39	BENE NAME DIFFER	Nama Penerima berbeza dengan rekod bank penerima.
40	NAME DIFFER	
41	NAME DIFFERS	
42	BENES NAME DIFFER	
43	BENE'S NAME DIFFER	
44	BENE'S NAME DIFFERS	Nombor Akaun Penerima salah.
45	INVALID ACCOUNT	
46	INVALID ACCOUNT NO	
47	ACCOUNT NO INVALID	
48	INVALID ACCOUNT NUMBER	
49	INVALID AC NO	
50	INVALID ACCT NO	
51	INVALID ACCT NUMBER	
52	INVALID ACC NO	
53	WRONG ACCOUNT NUMBER	
54	INVALID ACC	
55	INVALID A/C NO	Salah penggunaan kod bank.
56	INVALID ACC NUMBER	
57	WRONG ENTITY OR BANK CODE	
58	INVALID BANK CODE BNMAMYKL	
59	WRONG ENTITY	Salah penggunaan kod bank.
60	WRONG ENTITY SB CTBBMYKL	
61	Acc in UMA status	Status Akaun Penerima tidak aktif dan telah hantar ke Bank Negara.

#### **BANK MUALAMAT MALAYSIA BERHAD (SALURAN: RENTAS)**

<b>Bil</b>	<b>Sebab-Sebab <i>EFT Reject</i></b>	<b><i>Description</i></b>
1	Bene name differ	Nama penerima tidak sama dengan rekod bank
2	Bene name incomplete	Nama penerima tidak lengkap
3	Account number invalid	Nombor akaun tidak betul
4	Dormant account	Akaun penerima tidak aktif
5	Closed account	Akaun penerima telah ditutup

NOTA: Bank menggunakan senarai sebab-sebab penolakan EFT yang sama seperti senarai yang dikeluarkan oleh PayNet bagi saluran pembayaran Intrabank.

## CIMB ISLAMIC BANK BERHAD – RENTAS

<b>Bil</b>	<b>Sebab-Sebab <i>EFT Reject</i></b>	<b><i>Description</i></b>
1	Account close	Account close
2	Account dormant	Account dormant
3	Invalid account number	Invalid account number
4	Beneficiary name differs	Beneficiary name differs
5	Beneficiary name incomplete	Beneficiary name incomplete
6	Wrong entity	Wrong entity
7	None transactional account	None transactional account
8	Account number differs	Account number differs
9	Account frozen	Account frozen
10	Return as per CRN	Return as per CRN
11	Ambiguous name	Ambiguous name
12	Not joint acc	Not joint acc
13	FCA	Foreign Currency Account
14	Staff Account	Staff Account
15	External Account	External Account
16	Collection Account	Collection Account
17	Credit not Allowed	Credit not Allowed
18	Blacklist	Blacklist
19	Refer to Officer	Refer to Officer

## CIMB ISLAMIC BANK BERHAD – INTRABANK

<b>Bil</b>	<b>Sebab-Sebab <i>EFT Reject</i></b>	<b><i>Description</i></b>
1	INVALID ACCT NO	Account number not found
2	INVALID ACCT NO	Account number not found
3	INSUFFICIENT FUND	Insufficient Fund / NSF items today
4	REFER TO ACCT HOLDER	Closed Account
5	REFER TO ACCT HOLDER	Closed Account
6	REFER TO ACCT HOLDER	Dormant Account
7	REFER TO ACCT HOLDER	Dormant Account
8	REFER TO ACCT HOLDER	Invalid Beneficiary Id / ID Type
9	REJECTED	Crediting account curr type <> Debiting account cu
10	REFER TO ACCT HOLDER	Frozen Account
11	INVALID BANK CODE	IBG member not found



<b>Bil</b>	<b>Sebab-Sebab EFT Reject</b>	<b>Description</b>
12	INVALID BANK CODE	Rentas member not found
13	INVALID BANK CODE	Agent Bank Code member not found
14	Rejected	Matured Account
15	REJECTED	Invalid Transaction Amount
16	Rejected	Bal will breach min balance
17	DUPLICATE EFT NO	Duplicate EFT No
18	REJECTED	Time is over the cut off time at Seq.No. &1
19	REJECTED	Transaction amount cannot less than minimum amount
20	REJECTED	Transaction amount cannot more than maximum amount
21	REJECTED	Beneficiary ID cannot be blank
22	REFER TO ACCT HOLDER	Deceased/Dissolved Customer
23	REJECTED	Original jrnI seqN not found
24	REFER TO ACCT HOLDER	Account closed today
25	REJECTED	Incor Closeout
26	REJECTED	Transaction not allowed
27	REJECTED	Inventory NOT belongs to user
28	REFER TO ACCT HOLDER	Introducer account is frozen or adverse
29	REFER TO ACCT HOLDER	Operating account is frozen or adverse
30	REJECTED	BMC special account
31	REJECTED	Escrow Account
32	REFER TO ACCT HOLDER	Debit NOT Allowed
33	REFER TO ACCT HOLDER	Credit not allowed
34	REFER TO ACCT HOLDER	Blacklist
35	REFER TO ACCT HOLDER	Frozen
36	STOP PAYMENT	Stop Autopay
37	REFER TO ACCT HOLDER	Trust
38	REFER TO ACCT HOLDER	Receivership
39	REFER TO ACCT HOLDER	Liquidator
40	REFER TO ACCT HOLDER	Administrator
41	REFER TO ACCT HOLDER	Executor
42	REFER TO ACCT HOLDER	Full Write Off
43	REFER TO ACCT HOLDER	LMS
44	REFER TO ACCT HOLDER	Bankruptcy - Converted Data
45	REFER TO ACCT HOLDER	Deceased - Converted Data
46	REFER TO ACCT HOLDER	DECEASE / DISSOLVE
47	REFER TO ACCT HOLDER	BANKCRUPTCY
48	Rejected	Other Error
49	Bene Name cannot be BLANK	Bene Name cannot be BLANK
50	Ref No cannot be BLANK	Ref No cannot be BLANK
51	Invalid VA Account	Invalid VA Account
52	Invalid Transaction Amount	Invalid Transaction Amount
53	VA Account is deactivated	VA Account is deactivated
54	VA Account exceeded frequency	VA Account exceeded frequency

**HONG LEONG ISLAMIC BANK BERHAD  
- INCOMING RENTAS (REJECTION BY HONG LEONG)**

<b>Bil</b>	<b>Sebab-Sebab <i>EFT Reject</i></b>	<b><i>Description</i></b>
1	Unable To Apply Fund	Bank penerima menolak transaksi.
2	Wrong account number	Nombor akaun tidak wujud/padan dengan sistem bank.
3	Account closed	Akaun penerima berstatus 'closed'.
4	Name Differ	Nama penerima tidak wujud/pada dengan sistem bank.
5	FCA CA	Transaksi melalui mata wang asing perlu dilakukan menggunakan mod <i>Telegraphic Transfer</i> (TT).
6	Frozen/Resctricted Ac	Akaun penerima berstatus 'frozen' dan tiada transaksi keluar dan masuk dibenarkan.
7	Below MYR 10K	Minimum transaksi terimaan/pembayaran melalui RENTAS adalah MYR 10K.
8	Currency in Invoice not match	Jumlah dan mata wang yang dinyatakan adalah berbeza.

**HONG LEONG ISLAMIC BANK BERHAD  
- OUTGOING INTRABANK (REJECTED BY HONG LEONG)**

<b>Bil</b>	<b>Sebab-Sebab <i>EFT Reject</i></b>	<b><i>Description</i></b>
1	001 Account number not found	Nombor akaun tidak wujud/padan dengan sistem bank.
2	007 Closed Account	Akaun penerima berstatus 'Closed'.
3	008 Dormant Account	Akaun penerima berstatus 'Dormant' atau tidak aktif.
4	009 Restricted Account	Akaun penerima berstatus 'Restricted' dan tiada transaksi keluar dan masuk dibenarkan.
5	010 Frozen Account	Akaun penerima berstatus 'frozen' dan tiada transaksi keluar dan masuk dibenarkan.
6	Transaction is not Supported	Nombor akaun yang dinyatakan tidak didaftarkan di bawah Conventional/Islamic akaun.

**HONG LEONG ISLAMIC BANK BERHAD  
- OUTGOING RENTAS (REJECTION FROM BENEFICIARY BANK)**

<b>Bil</b>	<b>Sebab-Sebab <i>EFT Reject</i></b>	<b><i>Description</i></b>
1	Invalid Account Number	Nombor akaun tidak wujud/padan dengan sistem bank.
2	Invalid Acct No	
3	Invalid Acct No.	
4	Invalid A/C No	
5	Acc No Invalid	
6	Invalid Account No.	
7	Bene Name Differ	Nama penerima tidak wujud/pada dengan sistem bank.
8	Name Differ(Spelling)	
9	Name Differs	
10	Bene Name Incomplete	
11	Beneficiary Name Incomplete	
12	Acct Frozen	Akaun penerima berstatus 'frozen' dan tiada transaksi keluar dan masuk dibenarkan.
13	Frozen Acct	
14	Account Frozen (Amla)	
15	Credit Not Allowed	Bank penerima menolak transaksi.
16	Cr Not Allowed	
17	Wrong Entity	Maklumat penerima (nombor akaun) tidak padan.
18	Wrong Entity Pls Pay To Scsrmykk (Islamic)	
19	Wrong Entity Pls Pay To Scsrmykk	
20	Wrong Entity. Pls Pay To Scsrmykk (Islamic Account)	
21	Wrongly Paid To Maybank Investment Account	
22	Wrongly Paid To Public Investment Bank	
23	Account Closed	Akaun penerima berstatus 'closed'.
24	Acct Closed	
25	Unable To Apply Fund - Macam Wrong Entity	Maklumat penerima (nombor akaun) tidak padan.
26	Invalid Bene's A/C No And Name	Nama dan nombor akaun penerima tidak wujud/padan dengan sistem bank.

### MAYBANK ISLAMIC BANK BERHAD - RENTAS

<b>Bil</b>	<b>Sebab-Sebab <i>EFT Reject</i></b>	<b><i>Description</i></b>
1	Invalid Acct no	Account no. cannot found Maybank database/ wrong account no./Account was closed.
2	Beneficiary's name required	No indication of account holder name.
3	Name as MBB required	Account holder name was not as per Maybank database.
4	Transaction not allowed	Account holder account was block due to account tagged/ adverse record of account holder.
5	Name differ	Account number and account holder name was differ e.g. incomplete name of account holder, third party name.
6	FCA	Account number given was belong to Foreign Currency Account but the receiving amount in MYR.

### MAYBANK ISLAMIC BANK BERHAD – INTRABANK

<b>Bil</b>	<b>Sebab-Sebab <i>EFT Reject</i></b>	<b><i>Description</i></b>
1	Account Balance Inquiry	Require beneficiary to check with the branch why account cannot be credited
2	Account Closed	Account closed in system
3	Account Not Found	Invalid Account No
4	Account Verification	Invalid Account No
5	Amount error	System internal rejection - to check with Maybank
6	Amount exceed available balance	Debit error - insufficient of funds
7	Beneficiary ID Not Found	Invalid beneficiary ID
8	Dormant Account	Account dormant
9	Duplicate file / Entry	System internal rejection - to check with Maybank
10	File Error	System internal rejection - to check with Maybank
11	Invalid account number	Invalid Account No
12	Invalid Credit Account Type	Invalid Account No
13	Invalid Customer Number Applied.	Invalid Account No
14	Invalid ID number	Invalid beneficiary ID
15	Invalid New IC No	Invalid beneficiary ID
16	Please refer to Bank	Require beneficiary to check with the branch why account cannot be credited - common reason account not active, account freeze, account hold, internal system rejection.
17	Refer to bank	1. System internal rejection - to check with the bank 2. Require beneficiary to check with the branch why account cannot be credited

<b>Bil</b>	<b>Sebab-Sebab EFT Reject</b>	<b>Description</b>
18	Refer to payee	1. Debit error - insufficient of funds 2. Require beneficiary to check with the branch why account cannot be credited - common reason account not active, account freeze, account hold, internal system rejection
19	Rejected transaction	System internal rejection - to check with Maybank
20	Unable to locate account	Invalid Account No.

#### **PUBLIC ISLAMIC BANK BERHAD - RENTAS REJECTED OR RETURNED REASON**

<b>Bil</b>	<b>Sebab-Sebab EFT Reject</b>	<b>Description</b>
1	Invalid account	Akaun salah/ tidak sah
2	Beneficiary name and account number differs	Nama dan nombor akaun penerima yang berbeza
3	Beneficiary's name required	Nama penerima diperlukan
4	Beneficiary's account number required	Nombor akaun penerima diperlukan
5	Beneficiary's name differs / incomplete	Nama penerima berbeza/ tidak lengkap
6	Account closed	Akaun ditutup
7	Requested by the banker to return the fund (e.g. wrong / duplicate payment)	Diminta oleh Bank Penghantar untuk memulangkan dana

#### **PUBLIC ISLAMIC BANK BERHAD - INTRABANK REJECTED OR RETURNED REASON**

<b>Bil</b>	<b>Sebab-Sebab EFT Reject</b>	<b>Description</b>
1	Invalid account number	Akaun salah/ tidak sah
2	Invalid NRIC	Nombor K.P salah/ tidak sah
3	Invalid BIC	Kod bank salah/ tidak sah
4	Inactive account	Akaun yang <b>tiada</b> transaksi dilakukan oleh pemegang akaun selama tempoh sekurang-kurangnya <b>12 bulan</b> atau lebih.
5	Dormant account	Akaun yang <b>tiada</b> transaksi dilakukan oleh pemegang akaun untuk selama tempoh sekurang-kurangnya <b>7 tahun</b> atau lebih

**RHB ISLAMIC BANK BERHAD**

<b>Bil</b>	<b>Sebab-Sebab EFT Reject</b>	<b>Description</b>
1	Bene Name Differ	Nama penerima berbeza
2	Wrong Entity	BIC code tidak tepat
3	Bene name incomplete	Nama akaun penerima tidak lengkap
4	Account closed	Akaun ditutup
5	Invalid account no	Nombor akaun tidak sah
6	As per CRN	Seperti yang diarahkan oleh pembayar
7	As per OFI request	Seperti yang diarahkan oleh Bank pembayar
8	ACCOUNT IS DORMANT IM80 IM8006 S: A/C D	Akaun tidak aktif
9	Internal Policy	Polisi dalaman
10	ST80 TS0498 S: WARNING - ACCOUNT IS INACTIVE	Akaun tidak aktif
11	Record Not Found'	Tiada data nombor akaun bank penerima
12	Exceeded FEA limit for the (FEEA – External Account Exempted Value & Limit Inquiry)	Melebihi limit transaksi harian (RM10,000.00)
13	R03-UNABLE TO LOCATE A/C	Akaun tidak dikenalpasti
14	Credit Refuse by Receiver	pengkreditan ditolak oleh penerima

**BANK SIMPANAN NASIONAL**

<b>Bil</b>	<b>Sebab-Sebab EFT Reject</b>	<b>Description</b>
1	Bene name differ	Nama pemegang akaun di sistem bank tidak sama dengan nama di dalam <i>Confirmation Advice</i> .
2	Bene name invalid	Kesilapan ejaan kepada nama pemegang akaun berbanding dengan nama di dalam <i>Confirmation Advice</i> .
3	Invalid account	Nombor Akaun pemegang akaun di sistem bank tidak sama dengan No Akaun di dalam <i>Confirmation Advice</i> .
4	Account dormant, blocked. Closed	Berdasarkan status pemegang akaun di sistem bank.

**BANK KERJASAMA RAKYAT MALAYSIA BERHAD (BANK RAKYAT)**

<b>Bil</b>	<b>Sebab-Sebab EFT Reject</b>	<b>Description</b>
1	Bene Name Differ	Beneficiary name as provided by sender is totally different from the beneficiary bank's record <b>e.g:</b> <i>Beneficiary Name provided: e.g. Aminah Bt Hassan</i> <i>Bank's record: e.g. Aminah Binti Shukri</i>
2	Invalid Account No	The beneficiary account no. as provided by sender is invalid <b>e.g:</b> <i>Beneficiary account no. provided : xxxxxxxxxxxxxx (13 digit)</i> <i>Bank's Record: account not found (bank's CASA account no. old: 12 digit or new:10 digit)</i>
3	Bene Name Incomplete	Beneficiary name as provided by sender is not complete <b>e.g:</b> <i>Beneficiary Name provided : e.g. Tabika Kemas Bakti Setia</i> <i>Bank's record : e.g. Tabika Kemas Bakti Setia Desa Tun Hussein Onn</i>

**PENERANGAN LANJUT BAGI PENGGUNAAN R20 NON-TRANSACTION ACCOUNT/  
DORMANT ACCOUNT (SALURAN: IBG)**

<b>Bil</b>	<b>Bank</b>	<b>Maklumbalas</b>
1	Affin Islamic Bank Berhad	Akaun tidak dibenarkan/ terhad untuk menerima bayaran/ akaun yang tidak mempunyai sebarang transaksi (tak aktif) selama 1 tahun.
2	Bank Islam Malaysia Berhad	Akaun penerima tidak membenarkan sebarang transaksi dilakukan atau terhad kepada transaksi tertentu sahaja.
3	Bank Muamalat Malaysia Berhad	Alasan penolakan Dormant Account digunakan bila mana akaun pelanggan tidak dapat dikreditkan berpunca dari akaun yang tidak aktif di cawangan.
4	CIMB Islamic Bank Berhad	Akaun tersebut tidak boleh menerima apa-apa transaksi atau transaksi adalah terhad.
5	Hong Leong Islamic Bank Berhad	Akaun semasa akan diklasifikasikan sebagai 'dormant' sekiranya tiada urusan niaga untuk tempoh 6 bulan berturut-turut.
6	Maybank Islamic Berhad	Akaun penerima menunjukkan akaun yang telah lama tidak diaktifkan dalam jangkamasa 7 tahun. Tiada sebarang transaksi deposit atau pengeluaran yang dilakukan oleh pemilik akaun dalam jangkamasa setahun tahun kewangan.



Bil	Bank	Maklumbalas
7	Public Islamic Bank Berhad	<ul style="list-style-type: none"> <li>❖ Akaun penerima adalah akaun selain dari Akaun Simpanan atau Akaun Semasa cth Akaun Pinjaman, Akaun Simpanan Tetap atau Akaun Sewa Beli</li> <li>❖ <i>Inactive Account</i> - Akaun yang tiada transaksi dilakukan oleh Pemegang Akaun selama tempoh sekurang-kurangnya 12 bulan atau lebih</li> <li>❖ Dormant Account - Akaun yang tiada transaksi dilakukan oleh Pemegang Akaun untuk selama tempoh sekurang-kurangnya 7 tahun atau lebih</li> </ul>
8	RHB Islamic Bank Berhad	Punca penolakan sebab 'Non-Transaction Account/ Dormant Account' adalah disebabkan oleh tiada transaksi yang berlaku selepas 6 bulan.